



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Michael D. Brown et al.

Application No.: 10/043,989

Filed: January 9, 2002

For: **METHOD AND APPARATUS FOR  
ESTABLISHING AND  
ADMINISTERING A WEALTH  
TRANSFER PLAN**

Examiner: Unknown

Art Group: 2164

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**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
Washington, DC 20231-9998

Dear Sir:

In accordance with Applicants' duty of disclosure under 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97-1.98, Applicants submit the enclosed Form PTO/SB/08A (Modified), along with copies of the documents listed therein.

It is hereby stated that this Information Disclosure Statement is being filed before the mailing of an Office Action. Applicants do not believe that a fee is required. However, if any fee is required, please charge Deposit Account No. 09-0946. An extra copy of the Fee Transmittal is enclosed for Deposit Account charging purposes.

Respectfully submitted,  
IRELL & MANELLA LLP

Dated: November 18, 2002

  
Mark L. Niu, Reg. No. 52,075

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on November 18, 2002.

 11-18-02  
Darla Cleveland Date



<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				Complete if known	
				Application Number	10/043,989
				Filing Date	January 9, 2002
				First Named Inventor	Michael D. Brown et al.
				Group Art Unit	2164
				Examiner Name	Unknown
Sheet	1	of	2	Attorney Docket Number	157450-0006

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code		
	1.	6,304,859		Ryan et al.	10-16-2001
	2.	6,161,096		Bell	12-12-2000
	3.	6,064,969		Haskins	05-16-2000
	4.	6,018,714		Risen, Jr. et al.	01-25-2000
	5.	5,999,917		Facciani et al.	12-07-1999
	6.	5,966,693		Burgess	10-12-1999
	7.	5,933,815		Golden	08-03-1999
	8.	5,907,828		Meyer et al.	05-25-1999
	9.	5,839,118		Ryan et al.	11-17-1998
	10.	5,819,230		Christie et al.	10-06-1998
	11.	5,761,441		Bennett	06-02-1998
	12.	5,752,236		Sexton et al.	05-12-1998
	13.	5,631,828		Hagan	05-20-1997
	14.	5,479,344		Keziah, Jr.	12-26-1995
	15.	5,429,506		Brophy et al.	07-04-1995
	16.	5,233,514		Ayyoubi et al.	08-03-1993
	17.	5,231,571		D'Agostino	07-27-1993
	18.	5,214,579		Wolfberg et al.	05-25-1993
	19.	5,191,522		Bosco et al.	03-02-1993
	20.	4,648,037		Valentino	03-03-1987
	21.	3,634,669		Soumas et al.	01-11-1972

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OTHER DISCLOSURES – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	22.	Douglas R. ANDREW, "The Ultimate Arbitrage," Stratos, February 2002.
	23.	Deborah L. JACOBS, "Divide and Conquer," Bloomberg Wealth Manager, July/August 2000 ( <a href="http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html">http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html</a> ).
	24.	Internal Revenue Service, "Split-Dollar Life Insurance Arrangements," I.R.S. Notice 2002-8, 2002-4 I.R.B. 398 (January 28, 2002).

Examiner: \_\_\_\_\_ Date Considered: \_\_\_\_\_

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form PTO/SB/08A (Modified)

				Complete if known	
				Application Number	10/043,989
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Sheet	2	of	2	Attorney Docket Number	157450-0006

OTHER DISCLOSURES – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	25.	Internal Revenue Service, Private Letter Ruling 96-36-033 (March 12, 1996).
	26.	Internal Revenue Service, Private Letter Ruling 97-45-019 (August 8, 1997).

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